

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **09-40600**

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/4/09 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s): Mindy Marie Bird 401 E. 15th St. #202 Dell Rapids, SD 57022		Michael William Bird 301 S. Susan Ave. Crooks, SD 57020	
Case Number: 09-40600		Social Security/Taxpayer ID Numbers: xxx-xx-3899 xxx-xx-1432	
Attorney for Debtor(s): Brian T. Ahrendt 3101 W 41st Street Suite 214 Sioux Falls, SD 57105 Telephone number: 605-335-1545		Bankruptcy Trustee: Lee Ann Pierce Trustee PO Box 524 Brookings, SD 57006 Telephone number: 605-692-9415	

Meeting of Creditors:

Date: **September 11, 2009** Time: **03:00 PM** Location: **Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

To File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts:
11/10/09

To Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 400 S. Phillips Ave., Room 104 Sioux Falls, SD 57104-6851 Telephone number: 605-357-2400 www.sdb.uscourts.gov		For the Court: Frederick M. Entwistle Clerk of the Bankruptcy Court	
Hours Open: Monday – Friday 8:00 AM – 5:00 PM		Date: 8/5/09	

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of Debtor(s) <i>or</i> to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.

— Refer to Other Side for Important Deadlines and Notices —

CERTIFICATE OF NOTICEDistrict/off: 0869-4
Case: 09-40600User: sbrooks
Form ID: b9aPage 1 of 2
Total Noticed: 72

Date Rcvd: Aug 05, 2009

The following entities were noticed by first class mail on Aug 07, 2009.

db +Michael William Bird, 301 S. Susan Ave., Crooks, SD 57020-2055
db +Mindy Marie Bird, 401 E. 15th St. #202, Dell Rapids, SD 57022-1052
aty +Brian T. Ahrendt, 3101 W 41st Street Suite 214, Sioux Falls, SD 57105-8105
tr +Lee Ann Pierce, Trustee, PO Box 524, Brookings, SD 57006-0524
ust Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462
946536 AAA Collections, Inc., PO Box 881, Sioux Falls, SD 57101-0881
946539 ACS, P.O. Box 78208, Phoenix, AZ 85062-8208
946537 Accounts Management, P.O. Box 1843, Sioux Falls, SD 57101-1843
946538 Accounts Receivable Management, Inc., P.O. Box 129, Thorofare, NJ 08086-0129
946540 +Addy Disposal & Recycling, P.O. Box 145, Canistota, SD 57012-0145
946541 +All Tune & Lube, 4707 E Arrowhead Parkway, Sioux Falls, SD 57110-2700
946542 +Alliance Communications, P.O. Box 349, Garretson, SD 57030-0349
946543 +Arrow Financial Services LLC, Attention : Customer Care Department, PO Box 489050,
Niles, IL 60714-9050
946544 Avera McKennan Hospital, P.O. Box 5045, Sioux Falls, SD 57117-5045
946545 Avera Midwest Psychiatric Medi, P.O. Box 86370, Sioux Falls, SD 57118-6370
946547 +BENEFICIAL SOUTH DAKOTA INC, 323 WEST LAKESIDE AVE #200, CLEVELAND, OH 44113-1009
946550 +CF Medical LLC, Law Offices Of Mitchell Bluhm & Assoc., P.O. Box 3269,
Sherman, TX 75091-3269
946548 +Capia Partners, 2222 Texoma Pkwy, Ste. 150, Sherman, TX 75090-2481
946549 +Capital Management Services, LP, 726 Exchange St., Ste. 700, Buffalo, NY 14210-1464
946551 Chase Auto Finance, PO Box 901076, TX 1-0056, Fort Worth, TX 76101-2076
946552 +Check-Mate, P.O. Box 88610, Sioux Falls, SD 57109-8610
946553 +Chexcel, P.O. Box 8195, Rapid City, SD 57709-8195
946554 Clark County Collection Service LLC, 901 W 10th St, Soux Falls, SD 57104-3519
946555 Computer Credit Inc., PO Box 5238, Winston-Salem, NC 27113-5238
946557 +Credit-Collections-Bureau, P.O. Box 90508, Sioux Falls, SD 57109-0508
946558 Crooks Community Child Care Center, 204 E. Main St., Crooks, SD 57020
946559 +Crooks Municipal Utilities, P.O. Box 785, Crooks, SD 57020-0785
946560 +Dakota King Inc., 3800 West 53rd St, Sioux Falls, SD 57106-4223
946561 +Dakota Sunrise Apartments, P.O. Box 832, Crooks, SD 57020-0832
946563 DirecTV Customer Service, Bankruptcy Claims, P.O. Box 6550,
Greenwood Village, CO 80155-6550
946564 +Dollar Loan Center, 3220 E. 10th St., Sioux Falls, SD 57103-2105
946565 Encore Receivable Management Inc., P.O. Box 6000, Olathe, KS 66063-0600
946566 Family Dental Center, 2001 W 45th St, Sioux Falls, SD 57105-6265
946567 +Farmers Insurance Group, 4680 Wilshire Blvd., Los Angeles, CA 90010-3807
946568 +First Century FCU, 1512 E. Benson Rd., Sioux Falls, SD 57104-0864
946569 +First Financial Asset Mgmt, IN, P.O. Box 6887, Miramar Beach, FL 32550-1006
946571 +Focus Receivables Management, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067-6429
946573 +HBSCS, 118 Lukens Drive, New Castle, DE 19720-2727
946572 Hauge Associates, P.O. Box 88610, Sioux Falls, SD 57109-8610
946575 +Jefferson Capital Systems LLC, 16 Mcleland Road, St. Cloud, MN 56303-4725
946576 +Keith Gauer, Davenport Evans Hurwitz & Smith, P.O. Box 1030, Sioux Falls, SD 57101-1030
946577 +Keystone Treatment Center, P.O. Box 159, Canton, SD 57013-0159
946578 +Lyle And Viola Williams, P.O. Box 418, Wall, SD 57790-0418
946579 +Medical X-Ray Center PC, 1417 S. Minnesota Ave., Sioux Falls, SD 57105-1783
946580 +MidContinent Communications, 3901 N. Louise Ave., Sioux Falls, SD 57107-0112
946582 +Minnehaha County Treasurer, 415 N. Dakota Ave., Sioux Falls, SD 57104-2412
946584 +Nationwide Credit, Inc., 4700 Vestal Pkwy E., Vestal, NY 13850-4750
946585 +PaydayFlash, 541 N. Main Street, Suite 104 - 129, Corona, CA 92880-2048
946586 +Pump N Stuff, 401 S West Ave, Crooks, SD 57020-9646
946587 +Quality Lenders, 3404 S. Marion Rd, Sioux Falls, SD 57106-1346
946588 +Robert Breit, Breit Law Offices PC, 606 E. Tan Tara Circle, Sioux Falls, SD 57108-4686
946592 SD Housing Development Authority, PO Box 1237, Pierre, SD 57501-1237
946589 +Sanford Clinic, Acute Care (26th & Sycamore), P.O. Box 5074, Sioux Falls, SD 57117-5074
946590 +Sanford Health, P.O. Box 5074, Sioux Falls, SD 57117-5074
946593 +Sioux Empire Property Management, 3404 E. 15th St., Sioux Falls, SD 57103-2906
946594 Sioux Falls Ambulance, Rural Metro, 121 S Williams Ave, Sioux Falls, SD 57104-3135
946595 +Southeastern Behavioral HealthCare, 2000 S. Summit, Sioux Falls, SD 57105-2727
946596 Subway #10257, 6020 W Winterberry Cir, Sioux Falls, SD 57106-0585
946597 +Synergetic Communication, Inc., 5450 N.W. Central #1000, Houston, TX 77092-2016
946599 TruGreen ChemLawn, PO Box 84137, Sioux Falls, SD 57118-4137
946600 +U.S. Bancorp, U.S. Bancorp Center, 800 Nicollet Mall, Minneapolis, MN 55402-7000
946601 University Of Minnesota Physicians, SDS 12-1562, Box 86, Minneapolis, MN 55486-1562
946602 WellSpring Therapy Center, 6901 S. Lyncrest Place, Ste. 105, Sioux Falls, SD 57108-2574

The following entities were noticed by electronic transmission on Aug 05, 2009.

946546 EDI: CHASE.COM Aug 05 2009 17:33:00 Bank One Acceptance Corp., JP Morgan Chase,
P O Box 36520, Louisville, KY 40233-6520
946556 +EDI: CCS.COM Aug 05 2009 17:33:00 Credit Collection Service, Two Wells Ave., Dept. 9134,
Newton, MA 02459-3208
946562 EDI: RCSDLL.COM Aug 05 2009 17:33:00 Dell Financial Services, PO Box 81577,
Austin, TX 78708-1577
946570 EDI: AMINFOFF.COM Aug 05 2009 17:33:00 First Premier Bank, Premier Bankcard Inc.,
P.O. Box 5524, Sioux Falls, SD 57117-5524
946574 EDI: HFC.COM Aug 05 2009 17:33:00 HSBC Card Services, P.O. Box 80084,
Salinas, CA 93912-0084
946581 EDI: MID8.COM Aug 05 2009 17:33:00 Midland Credit Management, Inc., P.O. Box 60578,
Los Angeles, CA 90060-0578
946583 E-mail/Text: r.mccoy@tiburonllc.com National Account Systems, Inc.,
P.O. Box 5756, Lincoln, NE 68505-0756

District/off: 0869-4
Case: 09-40600

User: sbrooks
Form ID: b9a

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Total Noticed: 72

Date Rcvd: Aug 05, 2009

The following entities were noticed by electronic transmission (continued)

946591	+E-mail/PDF: SLEBN@sanfordhealth.org Aug 05 2009 23:26:53	Sanford Laboratories,
	P.O. Box 5056, Sioux Falls, SD 57117-5056	
946598	E-mail/Text: r.mccoy@tiburonllc.com	Tiburon Financial LLC, PO Box 5756,
	Lincoln, NE 68505-0756	

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2009

Signature:

